

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: MICHAEL D PRESS	§	Case No. 15-bk-11796
SUSANN E PRESS	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/17/2015.
- 2) The plan was confirmed on 09/15/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/12/2020.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$48,894.07.
- 10) Amount of unsecured claims discharged without full payment: \$96,964.04.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 42,516.60	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 42,516.60</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,750.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,023.48	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,773.48</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,750.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ALAN D BUDMAN	Lgl	0.00	NA	NA	1,750.00	0.00
QUANTUM3 GROUP	Sec	0.00	685.63	685.63	685.63	0.00
QUANTUM3 GROUP	Sec	0.00	105.40	105.40	105.40	0.00
DISCOVER FINANCIAL SVCS	Uns	0.00	1,593.21	1,593.21	881.15	0.00
DISCOVER FINANCIAL SVCS	Uns	0.00	4,955.64	4,955.64	2,740.80	0.00
SPRINT-NEXTEL- DISTRIBUTIONS	Uns	1,800.00	1,607.32	1,607.32	888.95	0.00
QUANTUM3 GROUP	Uns	621.58	890.91	890.91	492.73	0.00
TD BANK USA N.A.	Uns	0.00	4,144.53	4,144.53	2,292.20	0.00
BILL ME LATER, INC. AS SERVICER	Uns	0.00	3,587.41	3,587.41	1,984.07	0.00
CERASTES LLC	Uns	0.00	1,583.05	1,583.05	875.53	0.00
Quicken Loans Inc.	Sec	240,231.04	238,341.75	0.00	0.00	0.00
TRANSWORLD SYSTEMS INC	Uns	0.00	2,957.41	2,957.41	1,635.64	0.00
CERASTES LLC	Uns	0.00	1,040.40	1,040.40	575.41	0.00
CAPITAL ONE	Uns	0.00	3,649.82	3,649.82	2,018.59	0.00
CAVALRY SPV I, LLC	Uns	0.00	893.20	893.20	494.00	0.00
ECAST SETTLEMENT CORP	Uns	10,905.76	11,944.70	11,944.70	6,606.21	0.00
ECAST SETTLEMENT CORP	Uns	7,314.00	7,683.57	7,683.57	4,249.52	0.00
CITIBANK, N.A.	Uns	4,052.22	4,720.63	4,720.63	2,610.41	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
RESURGENT CAPITAL SVCS	Uns	709.00	1,001.04	1,001.04	553.64	0.00
PORTFOLIO RECOVERY ASSO	Uns	730.00	999.10	999.10	552.57	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	3,823.33	3,823.33	2,114.55	0.00
PORTFOLIO RECOVERY ASSO	Uns	2,686.00	3,263.76	3,263.76	1,805.07	0.00
PORTFOLIO RECOVERY ASSO	Uns	1,763.60	2,132.11	2,132.11	1,179.20	0.00
PORTFOLIO RECOVERY ASSO	Uns	3,785.28	4,342.80	4,342.80	2,401.85	0.00
ALAN D BUDMAN	Lgl	0.00	1,750.00	0.00	0.00	0.00
AMAZON	Uns	3,043.09	NA	NA	0.00	0.00
BANK OF A AMERICA	Uns	2,519.37	NA	NA	0.00	0.00
BARCLAYS CARD SERVICES	Uns	2,005.36	NA	NA	0.00	0.00
BILL ME LATER	Uns	5,957.45	NA	NA	0.00	0.00
CAPITAL ONE	Uns	786.00	NA	NA	0.00	0.00
CHASE BANK	Uns	18,003.31	NA	NA	0.00	0.00
DISCOVER	Uns	4,715.51	NA	NA	0.00	0.00
FREEDOM DEBIT RELIEF	Uns	716.00	NA	NA	0.00	0.00
HORSHAM CLINIC	Uns	503.60	NA	NA	0.00	0.00
HSN	Uns	2,673.00	NA	NA	0.00	0.00
JC PENNEY	Uns	959.00	NA	NA	0.00	0.00
KAY JEWELERS	Uns	595.04	NA	NA	0.00	0.00
KOHL'S	Uns	3,260.84	NA	NA	0.00	0.00
MACY'S	Uns	2,504.00	NA	NA	0.00	0.00
PIER ONE	Uns	763.00	NA	NA	0.00	0.00
QVC	Uns	235.82	NA	NA	0.00	0.00
ROBERT MARSHALL	Uns	6,000.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	3,813.80	NA	NA	0.00	0.00
TARGET	Uns	3,673.00	NA	NA	0.00	0.00
TJX COMPANIES	Uns	2,012.00	NA	NA	0.00	0.00
WALMART	Uns	2,363.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 791.03	\$ 791.03	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 791.03	\$ 791.03	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 66,813.94	\$ 36,952.09	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,773.48	
Disbursements to Creditors	\$ 37,743.12	
<b>TOTAL DISBURSEMENTS:</b>		\$ 42,516.60

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/22/2021

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.